AMENDMENTS TO THE CLAIMS:

This listing of claims replaces all prior versions, and listings, of claims in the application:

LISTING OF CLAIMS:

Claim 1 (currently amended): A ~~memory for storing data for facilitating a financial transaction originating from a payer in a computer network, comprising:~~

~~a data structure for access by a payer to initiate a financial transaction originating from the payer, said data structure including a~~ personal payment number format comprising:

routing information to direct financial transaction information to a particular institution among a plurality of institutions using ~~a~~ the computer network; and

a unique identification of a ~~user~~ payee associated with said particular institution, wherein said personal payment number identifying an account into which funds can be transferred but from which funds cannot be transferred.

Claim 2 (currently amended): The ~~personal payment number format~~ memory according to claim 1, said personal payment number format further comprising an identifier identifying said personal payment number as an account into which funds can be transferred but not from which funds can be received.

Claim 3 (currently amended): The ~~personal payment number format~~ memory according to claim 1, wherein said routing information identifies an address associated with accounts limited to receiving funds and not capable of transferring out funds.

Claim 4 (currently amended): The ~~personal payment number format~~ memory according to claim 1, wherein said routing information includes a bank identification number (BIN).

Claim 5 (currently amended): The ~~personal payment number format~~ <u>memory</u> according to claim 1, wherein said personal payment number is formatted in accordance with standard credit/debit card formats.

Clam 6 (currently amended): The ~~personal payment number format~~ <u>memory</u> according to claim 1, wherein said personal payment number is formatted to be distinct from standard credit/debit card formats.

Claim 7 (currently amended): The ~~personal payment number format~~ <u>memory</u> according to claim 1, wherein said personal payment number is formatted to be unique among standard credit/debit card formats.

Claim 8 (currently amended): The ~~personal payment number format~~ <u>memory</u> according to claim 1, <u>said format</u> further comprising a verification code.

Claim 9 (currently amended): The ~~personal payment number format~~ <u>memory</u> according to claim ~~1~~ <u>8</u>, wherein said verification code is selected from a group consisting of a checksum number and a cvv2.

Claim 10 (currently amended): A personal payment number processing system comprising:

means for allocating personal payment numbers ~~which identify~~ <u>to payees, each personal payment number including routing information and information identifying a payee, wherein said personal payment number identifying</u> an account <u>associated with a payee</u> into which funds can be transferred but from which funds cannot be transferred;

means for initiating a personal payment number transaction <u>originating from a payer utilizing an allocated personal payment number</u>;

means for routing a said personal payment transaction to a destination based on the routing information included in the allocated personal payment number; and

means for processing said personal payment number transaction to transfer funds into the account identified in the allocated personal payment number.

Claim 11 (original): The personal payment number processing system according to claim 10, further comprising:

means for handling request for a personal payment number; and

means for distributing personal payment numbers.

Claim 12 (original): The personal payment number processing system according to claim 10, further comprising interfacing with a secure personal payment number database to allow queries about transactions.

Claim 13 (original): The personal payment number processing system according to claim 10, further comprising means for storing personal payment numbers and associated credit/debit accounts as linked accounts.

Claim 14 (original): The personal payment number processing system according to claim 10, wherein said allocation means includes means for ensuring that there is no reversible numerical relationship between the personal payment number and an associated credit/debit account.

Claim 15 (currently amended): The personal payment number processing system according to claim 10, wherein said means for processing said personal payment number transaction further includes:

means for validating that a received personal payment number is a valid and issued number, and

means for identifying the appropriate associated ~~customer~~ payee account details.

Claim 16 (currently amended): The personal payment number processing system according to claim 10, wherein said means for processing said personal payment number transaction further includes:

means for ~~determine~~ determining how funds are due to be forwarded for ~~this customer~~ a payee and ~~obtain~~ for obtaining required account numbers,

means for creating appropriate transaction messages incorporating ~~the forwarding~~ the determined and obtained account details to be forwarded and ~~the~~ an adjusted amount for ~~the~~ a fund transfer to be completed by existing bank systems, and

means for forwarding the transaction messages onto ~~the by~~ an existing bank ~~systems~~ system for completion.

Claim 17 (currently amended): A personal payment number processing method comprising:

allocating personal payment numbers ~~which identify~~ to payees, each personal payment number including routing information and information identifying a payee, wherein said personal payment number identifying an account associated with a payee into which funds can be transferred but from which funds cannot be transferred;

initiating a personal payment number transaction originating from a payer utilizing an allocated personal payment number;

routing ~~a~~ said personal payment transaction to a destination based on the routing information included in the allocated personal payment number; and

processing said personal payment number transaction to transfer funds into the account identified in the allocated personal payment number.

Claim 18 (original): The personal payment number processing method according to claim 17, further comprising:

handling request for a personal payment number; and

distributing personal payment numbers.

Claim 19 (currently amended): The personal payment number processing ~~system~~ method according to claim 17, further comprising storing personal payment numbers and associated credit/debit accounts as linked accounts.

Claim 20 (currently amended): The personal payment number processing ~~system~~ method according to claim 17, wherein said step of processing said personal payment number transaction further includes:

validating that a received personal payment number is a valid and issued number, and

identifying the appropriate associated ~~customer~~ payee account details.

Claim 21 (new): The personal payment number processing system according to claim 10, wherein said means for processing includes means for determining an account number based on said identifying information.

Claim 22 (new): The personal payment number processing method according to claim 17, wherein said processing includes determining an account number based on said identifying information.

Claim 23 (new): A database having stored therein a data structure for facilitating financial transactions in a computer network, comprising

a plurality of personal payment numbers, each of which comprises:

routing information to direct financial transaction information to a particular institution among a plurality of institutions using a computer network; and

a unique identifier of a payee; and

account numbers, each account number respectively associated with a payee and logically linked with a respective unique identifier; wherein

each said personal payment number permitting credit transactions but not permitting debit transactions involving the account in a personal payment number transaction, and

said database permitting a payer originating a personal payment number transaction to access the stored information of personal payment numbers but not permitting access to an account number of a linked account.

Claim 24 (new): In a data processing system for facilitating a financial transaction between a payer and a payee using a personal payment number permitting only one-way credit-only funds transfer, said personal payment number comprising routing information for directing a personal payment number transaction to a personal payment number site and an identifier unique to a payee, wherein prior to a payer-initiated transaction a personal payment number is obtained by a payee and communicated to a payer, a method of processing a one-way credit-only funds transfer comprising:

receiving a payment message from the payer, said payment message containing the personal payment number and an amount to be paid in a transaction;

creating a transaction message incorporating the personal payment number and the amount to be paid;

routing the transaction message to the personal payment number site;

modifying the transaction message by replacing information in the personal payment number with information in a database linked to the personal payment number, wherein the linked information identifies the account number of the payee and a routing number of a financial institution associated with the payee; and

routing the modified transaction message to the financial institution associated with the payee for completion.

Claim 25 (new): The method of claim 24, wherein the database stores personal payment number information pertaining to a plurality of payees and respective linked financial institutions.

Claim 26 (new): The method of claim 24, further comprising:

at the personal payment number site, validating the received personal payment number information against information stored in the database, wherein if the personal payment number is not valid, then not performing the modifying and the routing of the transaction message.

Claim 27 (new): A method of implementing a personal payment number transaction comprising:

communicating a personal payment number to a payer, said personal payment number having a format comprising:

routing information to direct financial transaction information to a particular institution among a plurality of institutions using a computer network, and

a unique identification of a payee associated with said particular institution, wherein said personal payment number identifying an account into which funds can be transferred but from which funds cannot be transferred; and

receiving funds in the account via a personal payment number transaction initiated by the payer.

Claim 28 (new): The method of claim 27, wherein the personal payment number is communicated by way of an invoice requesting payment of goods or services provided.

Claim 29 (new): The method of claim 27, wherein the personal payment number is communicated by way of displaying the number within a webpage.

Claim 30 (new): The method of claim 27, wherein the personal payment number is communicated by way of email.

Claim 31 (new): The method of claim 27, wherein the personal payment number is communicated to the payer by way of the payer accessing a database including a directory of personal payment numbers.

Claim 32 (new): The method of claim 27, wherein the personal payment number is communicated by way of documentation or program code of a software package.

Claim 33 (new): The method of claim 27, wherein the personal payment number is communicated by way of an ATM.

Claim 34 (new): The method of claim 27, comprising:

forwarding transaction information including the personal payment number and a transaction amount from the payer to a financial institution associated with the payer;

creating a transaction message containing the account details of the payer, the personal payment number, and the transaction amount;

routing the transaction message to the particular financial institution indicated by the routing information; and

accessing a database having a data structure linking an account number of the account with information of the personal payment number.